

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

ALAN R SHETLER  
CHRISTINA J SHETLER  
Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant  
vs.  
No Respondents.

Case No.:19-70584 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

October 25, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 09/18/2019 and confirmed on 1/2/20 . The case was subsequently Completed  
After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		36,022.83
Less Refunds to Debtor	622.67	
TOTAL AMOUNT OF PLAN FUND		35,400.16

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,619.00	
Trustee Fee	1,641.20	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		5,260.20

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	CITIBANK NA - TRUSTEE CMLTI ASSET TF Acct: 1367	0.00	19,142.67	0.00	19,142.67
	CITIBANK NA - TRUSTEE CMLTI ASSET TF Acct: 1367	16.66	16.66	0.00	16.66
	OLD LINE BANK Acct: 1833	0.00	0.00	0.00	0.00
	PA STATE EMPLOYEES CU/PSECU Acct: 8894	7,259.89	7,259.89	362.21	7,622.10
					26,781.43

Priority					
	KENNETH P SEITZ ESQ Acct:	0.00	0.00	0.00	0.00
	ALAN R SHETLER Acct:	0.00	0.00	0.00	0.00
	ALAN R SHETLER Acct:	622.67	622.67	0.00	0.00
	LAW OFFICES OF KENNETH P SEITZ Acct:	0.00	0.00	0.00	0.00
	KENNETH P SEITZ ESQ Acct:	3,619.00	3,619.00	0.00	0.00

\*\*\* NONE \*\*\*

Unsecured					
	DISCOVER BANK(*) Acct: 8147	16,454.38	960.40	0.00	960.40
	FIRST COMMONWEALTH BANK(*) Acct: 2443	3,327.43	194.21	0.00	194.21
	FIRST COMMONWEALTH BANK(*) Acct: 1665	3,402.72	198.61	0.00	198.61
	JPMORGAN CHASE BANK NA S/B/M/T CH/ Acct: 1122	8,493.63	495.75	0.00	495.75
	NASA FCU Acct: 4021	15,774.94	920.74	0.00	920.74
	NASA FCU	8,678.59	506.55	0.00	506.55

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 4090				
	PA STATE EMPLOYEES CU/PSECU	1,305.64	76.21	0.00	76.21
	Acct: 8894				
	TD BANK NA(*)	0.00	0.00	0.00	0.00
	Acct: 4352				
	LVNV FUNDING LLC	103.85	6.06	0.00	6.06
	Acct: 9947				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 9947				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	MCGRATH MCCALL PC	0.00	0.00	0.00	0.00
	Acct:				
					3,358.53

TOTAL PAID TO CREDITORS 30,139.96

TOTAL CLAIMED  
PRIORITY 0.00  
SECURED 7,276.55  
UNSECURED 57,541.18

Date: 10/25/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
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CHRISTINA J SHETLER  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.

No Repondents.

Case No.:19-70584 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Alan R Shetler  
Christina J Shetler  
Debtors

Case No. 19-70584-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-7  
Date Rcvd: Oct 26, 2022

User: auto  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Alan R Shetler, Christina J Shetler, 382 Weller Road, New Florence, PA 15944-6745
15525434	Citibank, N.A., as trustee for CMLTI Asset Trust, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
15135505	+ First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1225
15125186	Nasa Federal Credit Un, Attn Loan Servicing Dpt, Upper Marlboro, MD 20774
15125187	+ Old Line Bank, 1525 Pointer Ridge Pl, Bowie, MD 20716-1860
15125188	+ Pa Sta Empcu, P.o. Box 1006, Harrisburg, PA 17108-1006

TOTAL: 6

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: creditcardbkcorrespondence@bofa.com	Oct 26 2022 23:48:00	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
cr	+ Email/PDF: rmscedi@recoverycorp.com	Oct 26 2022 23:47:38	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15148207	Email/Text: creditcardbkcorrespondence@bofa.com	Oct 26 2022 23:48:00	Bank of America, PO Box 31785, Tampa, FL 33631-3785
15125182	+ Email/Text: creditcardbkcorrespondence@bofa.com	Oct 26 2022 23:48:00	Bankamerica, 4909 Savarese Circle, Tampa, FL 33634-2413
15129417	Email/Text: mrdiscen@discover.com	Oct 26 2022 23:48:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15125183	+ Email/Text: mrdiscen@discover.com	Oct 26 2022 23:48:00	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
15125184	+ Email/Text: SAABankruptcy@fcbanking.com	Oct 26 2022 23:48:00	First Commonwealth Ban, 22 North Sixth St, Indiana, PA 15701-1802
15125185	Email/PDF: ais.chase.ebn@aisinfo.com	Oct 26 2022 23:46:27	Jpmcb Card, Po Box 15369, Wilmington, DE 19850
15137662	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Oct 26 2022 23:48:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15161183	Email/PDF: resurgentbknotifications@resurgent.com	Oct 26 2022 23:47:37	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15150235	Email/Text: e-bankruptcy@nasafcu.com	Oct 26 2022 23:48:00	NASA Federal Credit Union, PO Box 1588, Bowie, MD 20717
15146036	+ Email/Text: bankruptcyntices@psecu.com	Oct 26 2022 23:49:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
15125671	+ Email/PDF: gecsed@recoverycorp.com	Oct 26 2022 23:47:31	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

District/off: 0315-7

User: auto

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Date Rcvd: Oct 26, 2022

Form ID: pdf900

Total Noticed: 20

15125189 + Email/Text: bncmail@w-legal.com

Oct 26 2022 23:48:00

Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673

TOTAL: 14

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BANK OF AMERICA, N.A.
cr	*+	First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1225

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 28, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor BANK OF AMERICA N.A. bnicholas@kmlawgroup.com
Kenneth P. Seitz	on behalf of Debtor Alan R Shetler thedebterasers@aol.com
Kenneth P. Seitz	on behalf of Joint Debtor Christina J Shetler thedebterasers@aol.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Preston D. Jaquish	on behalf of Creditor First Commonwealth Bank pjaquish@lenderlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 6